

IN RE:
MARY A. SPENCER

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-10687

Chapter 13

Related to: Document No. 93

ORDER OF COURT

AND NOW, this 14th day of May, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

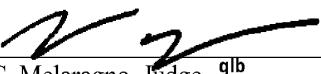
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


John C. Melaragno, Judge ^{gib}
United States Bankruptcy Court SIGNED
5/14/24 10:58 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Mary A. Spencer
Debtor

Case No. 18-10687-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: May 14, 2024

Form ID: pdf900

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Mary A. Spencer, PO Box 289, Sligo, PA 16255-0289
14876602	Capital One, PO Box 2477001, Omaha, NE 68124
14876606	+ Clarion Hospital, PO Box 16157, Rocky River, OH 44116-0157
14876607	+ Daniel Lutz, Esq., Shapiro & DeNardo, 3600 Horizon Dr., Suite 150, King of Prussia, PA 19406-4702
14876608	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14892991	+ The SOS Group, Collection Agency, PO Box 16211, Rocky River, OH 44116-0211

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 14 2024 23:52:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: ebnpeoples@grblaw.com	May 14 2024 23:52:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14876609	Email/Text: ebnbankruptcy@ahm.honda.com	May 14 2024 23:53:00	Honda Finance, P.O. Box 7829, Philadelphia, PA 19101
14892986	Email/Text: ebnbankruptcy@ahm.honda.com	May 14 2024 23:53:00	Honda Financial, P.O. Box 7829, Philadelphia, PA 19101-7829
14883574	Email/Text: ebnbankruptcy@ahm.honda.com	May 14 2024 23:53:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14876600	+ Email/Text: legal@arsnational.com	May 14 2024 23:52:00	ARS National, PO Box 469046, Escondido, CA 92046-9046
14876601	+ Email/Text: BarclaysBankDelaware@tsico.com	May 14 2024 23:52:00	Barclay Card, 125 S. West Street, Wilmington, DE 19801-5014
14876604	+ Email/Text: matthartweg@cbjcredit.com	May 14 2024 23:53:11	CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
14889656	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2024 00:00:26	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14876603	Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2024 00:13:51	Care Credit/Synchrony Bank, P.O. Box 981475, El Paso, TX 79998-1475
14876605	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 14 2024 23:59:53	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
14915465	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2024 00:00:29	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

District/off: 0315-1

User: auto

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Date Rcvd: May 14, 2024

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Total Noticed: 31

14892983	Email/Text: dylan.succa@commercialacceptance.net	May 14 2024 23:52:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
14892985	+ Email/Text: hmcgrp@aol.com	May 14 2024 23:52:00	HMC Group, 29065 Clemens Road, Westlake, OH 44145-1179
14876610	Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2024 00:13:54	JC Penney Rewards Credit Card, PO Box 965009, Orlando, FL 32896-5009
14876611	Email/Text: compliance@monarchrm.com	May 14 2024 23:52:00	Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
15105609	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 14 2024 23:58:51	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6051
14876612	+ Email/Text: nsm_bk_notices@mrcopper.com	May 14 2024 23:52:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14883589	+ Email/Text: nsm_bk_notices@mrcopper.com	May 14 2024 23:52:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14928792	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 15 2024 00:14:03	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14892990	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 15 2024 00:13:54	Navient/Dept. of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14910867	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2024 00:13:44	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14877691	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2024 00:14:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905528	+ Email/Text: ebnpeoples@grblaw.com	May 14 2024 23:52:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14895093	^ MEBN	May 14 2024 23:50:00	THE SOS GROUP, 29065 CLEMENS RD STE 200, WESTLAKE, OH 44145-1179

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14892976	*+	ARS National, PO Box 469046, Escondido, CA 92046-9046
14892977	*+	Barclay Card, 125 S. West Street, Wilmington, DE 19801-5014
14892980	*+	CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
14892978	*	Capital One, PO Box 2477001, Omaha, NE 68124
14892979	*	Care Credit/Synchrony Bank, P.O. Box 981475, El Paso, TX 79998-1475
14892981	*+	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
14892982	*+	Clarion Hospital, PO Box 16157, Rocky River, OH 44116-0157
14892984	*	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14892987	*	JC Penney Rewards Credit Card, PO Box 965009, Orlando, FL 32896-5009
14892988	*P++	MONARCH RECOVERY MANAGEMENT INC, ATTN COMPLIANCE, 3260 TILLMAN DRIVE, SUITE 75, BENSALEM PA 19020-2059, address filed with court; Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
14892989	*+	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-1

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com
Kenneth Steidl	on behalf of Debtor Mary A. Spencer julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 6